

Appl. No. : **09/519,829**
Filed : **March 6, 2000**

SUMMARY OF INTERVIEW

Applicants thank the Examiner for the telephone interview with the Applicants' undersigned attorney. During the interview, Applicants discussed the prior art and proposed amendments to the claims, to point out the separation of the network on which the user is being authenticated to access the user's account, and the personal communication device on the cell phone network. The amendments herein reflect the proposed amendments as discussed.

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REMARKS

The Final Office Action mailed February 7, 2005 has been received and reviewed. This Amendment and Response to Final Office Action accompanies a Request for Continued Examination. Applicants have amended Claims 28 and 34 and have canceled Claims 30-31 and 37-53 without prejudice or disclaimer. Accordingly, Claims 28-29 and 32-36 remain pending for consideration. Applicants respectfully request reconsideration of the application as amended herein.

Rejection of Claims 28-31 and 43-53 Under 35 U.S.C. § 102(b)

In the Office Action, the Examiner rejects Claims 28-31 and 43-53 under 35 U.S.C. §102(b) as being anticipated by U.S. Patent No. 5,323,146 to Glaschick ("Glaschick"). Applicants respectfully traverse the rejection for the following reasons.

Independent Claim 28 has been amended herein to reflect amendments proposed in an interview with the Examiner. Applicants respectfully submit that Claim 28 is patentable over Glaschick and request that the rejection be withdrawn. Applicants also respectfully submit that Claim 29 is patentable, among other reasons, as depending from Claim 28.

Claims 31 and 43-53 have been canceled without prejudice herein, mooted the rejection of these claims.

Rejection of Claims 37-39 Under 35 U.S.C. § 102(e)

In the Office Action, the Examiner rejects Claims 37-39 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 6,226,364 to O'Neil ("O'Neil"). Applicants respectfully disagree with the Examiner. However, Applicants have canceled Claims 37-39, mooted this rejection.

Rejection of Claims 32-36 and 40-42 Under 35 U.S.C. § 103(a)

In the Office Action, the Examiner rejects Claims 32-36 and 40-42 under 35 U.S.C. § 103(a) as being unpatentable over O'Neil in view of Glaschick. Applicants respectfully traverse this rejection for the following reasons.

Independent Claim 34 has been amended herein to reflect amendments proposed in an interview with the Examiner. Applicants respectfully submit that Claim 34 is patentable over O'Neil in view of Glaschick and request that the rejection be withdrawn. Applicants also

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respectfully submit that Claims 35 and 36 are patentable, among other reasons, as depending from Claim 34. Claims 32 and 33 are patentable, among other reasons, as depending from Claim 28, which is patentable.

Claims 40-42 have been canceled without prejudice herein, mooted the rejection of these claims.

In conclusion, Claims 28-29 and 32-36 are believed to be in condition for allowance, and an early notification thereof is respectfully solicited. Should the Examiner determine that additional issues may be resolved by a telephone call, the Examiner is invited to contact the undersigned so that such issues may be promptly resolved and the case passed to issuance.

Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

Respectfully submitted,

KNOBBE, MARTENS, OLSON & BEAR, LLP

Dated: 9 May 2005

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